

EXHIBIT B

Bank of America

Home Loans

P.O. Box 5170
SIMI VALLEY, CA 93062-5170



AT1 3-772-71538-0009110-004-1-000-000-000-000
JERRY K WONG
76 BURLINGTON RD
CLIFTON, NJ 07012

Send Correspondence to:
P.O. Box 5170
Simi Valley, CA 93062-5170

Business Address:
450 American Street
Simi Valley, CA 93065-6285

Notice Date: March 9, 2013

Loan No.: 166079304

Property Address:
59 Fleetwood Rd
Woodbridge, NJ 07095

IMPORTANT MESSAGE ABOUT YOUR HOME LOAN

Dear JERRY K WONG,

We are writing to inform you that beginning **April 01, 2013, we will transfer the servicing of your loan noted above to Green Tree Servicing LLC.** As your new servicer, Green Tree Servicing LLC will handle your loan servicing, including billing, payment processing, and customer support.

Bank of America, N.A. would like to thank you for doing business with us. In the mortgage lending industry, the transfer or sale of loan servicing to other servicing institutions is a common practice and we will work closely with Green Tree Servicing LLC to make the transition as smooth as possible. If you have any questions or concerns regarding this transfer, a Bank of America associate is available to speak with you toll-free at 1-800-669-6607.

If you are currently being considered for a loan modification or other foreclosure avoidance program, please note that Green Tree Servicing LLC is aware of your current status and will have all of your documents. Please engage with Green Tree Servicing LLC to complete the process and determine which programs may best suit your current situation. For more information on working with Green Tree Servicing LLC, please review the frequently asked questions below.

The enclosed notice outlines the important dates and contact information you will need for the transition to Green Tree Servicing LLC. Please note this servicing transfer only applies to the loan noted above. Other accounts you may have with us will not be affected by this change unless you are notified.

FREQUENTLY ASKED QUESTIONS

What will change with my servicing transfer?

- Your loan number and payment address information will change once your loan has been transferred. Please look for a letter from Green Tree Servicing LLC within the next few weeks which will outline this important information.
- The transfer of your loan to Green Tree Servicing LLC does not affect any terms or conditions of your mortgage loan, other than those terms directly related to the servicing of the loan.
- Your monthly payment will not be affected by this transfer.

Will the quality of my loan service change?

- We expect that the quality of your loan service will not change. We are transferring servicing on your loan to Green Tree Servicing LLC, an experienced mortgage servicer who will work with you on your mortgage concerns.

Where should I make my home loan payments?

- You should continue to make your monthly payment to Bank of America through March 31, 2013. You will begin making payments to Green Tree Servicing LLC on April 01, 2013.
- If your payment is due before you receive a billing statement from Green Tree Servicing LLC, write your new loan number on your check and mail it to the payment address shown on the enclosed notice. Please note, if you do not have the new loan number, you may write your old loan number on the check.

What if I have automatic payments set up with Bank of America?

- Any automatic payments set up with us through the PayPlan programs will be discontinued as of March 31, 2013. Please look for instructions from Green Tree Servicing LLC or contact them on or after April 01, 2013 to determine what payment options they may offer.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Will I still be able to make my mortgage payment at a Bank of America banking center or through online banking?

- You will no longer be able to make your payment at a Bank of America banking center for the mortgage loan being transferred.
- If you make payments through Bank of America Online Banking or any other online banking or bill payment service, you will need to update your loan number and payee information for Green Tree Servicing LLC on or after April 01, 2013.

When my loan is transferred, will I still have access to my online loan information through Bank of America?

- After the transfer is complete, your mortgage account will be moved to Green Tree Servicing LLC. As a result, you will no longer access your mortgage information through Bank of America. Prior to the transfer, you may choose to download any information currently online to keep for your own records, such as tax documents, mortgage statements, payment history, etc. Green Tree Servicing LLC will be able to provide you with information about access to your loan account information following the transfer. If you have any other accounts with Bank of America, such as checking, savings or credit card, you will still be able to access those accounts through Bank of America's online banking.

What if I am currently participating in a loan modification or other foreclosure avoidance program (e.g., forbearance, short sale, refinance or deed in lieu of foreclosure)?

- The loan assistance programs that are offered by Green Tree Servicing LLC are determined by the owner (also known as the investor) or insurer of your loan. Where applicable, Green Tree Servicing LLC has agreed to evaluate your loan under the same investor or insurer guidelines as Bank of America, N.A..
- We will transfer any supporting documentation you may have submitted to us to Green Tree Servicing LLC. We encourage you to work with Green Tree Servicing LLC to complete the process and determine which programs may best suit your current situation.
- You should continue to make your payments to Bank of America, N.A. through March 31, 2013. On or after April 01, 2013, your payments should be made to Green Tree Servicing LLC unless you are provided additional direction.
- If your loan was awaiting a decision regarding qualification for these programs, that decision will now be made by Green Tree Servicing LLC.

What if I need loan assistance after the transfer?

- If you experience a hardship and struggle with making your home loan payments after the servicing of your loan has been transferred, please contact Green Tree Servicing LLC right away to request help. They will determine which program may be right for you based on the applicable investor and insurer guidelines.

What if I am refinancing my mortgage loan that is being transferred?

- Your refinance will not be affected by the upcoming loan transfer. If you are working on a refinance through Bank of America Home Loans, your application remains active and we will continue to work with you on your refinance. Please contact the Mortgage Loan Officer or Loan Processor you have been working with if you have any questions.

What about my optional products or insurance with Bank of America?

- If your payments include any optional products or insurance such as accidental death, home warranty, identity theft, unemployment insurance, etc., please read the enclosed notice carefully.

LEGAL NOTICE

As a result of this servicing transfer, we have enclosed the Real Estate Settlement Procedures Act (RESPA) Servicing Transfer Notice. No action is required on your part in response to the notice, but we recommend you retain the notice for your records.

ADDITIONAL QUESTIONS

Beginning April 01, 2013, Green Tree Servicing LLC can assist you with any questions related to your loan and the transfer of servicing. Green Tree Servicing LLC's customer service can be reached at 1-800-643-0202, 7:00AM to 8:00PM CST Monday - Friday and 7:00AM to 1:00PM CST Saturday.

We appreciate the opportunity to have served your home loan needs. If you have any questions or need assistance prior to your loan being transferred, please call Bank of America, N.A., toll-free at 1-800-669-6607, Monday-Friday 7a.m. - 7p.m. Local Time.

Home Loan Team
Bank of America, N.A.

This communication is from Bank of America, N.A., the servicer of your home loan.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have received a discharge of the debt referenced above, this notice is for informational purposes only and is not an attempt to collect a debt or demand a payment.

Loan No.: 166079304

Notice Date: March 9, 2013

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, will be assigned, sold or transferred from **Bank of America, N.A.** to **Green Tree Servicing LLC**, effective April 01, 2013.

The assignment, sale or transfer of the servicing of your mortgage loan does not affect any terms or conditions of the mortgage instruments, other than those terms directly related to the servicing of your loan. Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

YOUR SERVICER PRIOR TO APRIL 01, 2013:

Your *present servicer* is **Bank of America, N.A.** If you have any questions relating to the transfer of servicing from your present servicer, please call **Bank of America, N.A.** Customer Service at 1-800-669-6607, Monday-Friday 7a.m. - 7p.m. Local Time. This is a toll-free number.

YOUR NEW SERVICER ON AND AFTER APRIL 01, 2013:

Your *new servicer* will be **Green Tree Servicing LLC**. The business address for **Green Tree Servicing LLC** is: 345 St. Peter Street St. Paul MN 55102.

Toll-free Number

The toll-free telephone number of **Green Tree Servicing LLC** is 1-800-643-0202. If you have any questions relating to the transfer of servicing to your new servicer, please call **Green Tree Servicing LLC** Customer Service toll-free at 1-800-643-0202, 7:00AM to 8:00PM CST Monday - Friday and 7:00AM to 1:00PM CST Saturday.

Address for Correspondence (other than payments)

The address to send written correspondence to **Green Tree Servicing LLC** (other than payments) is: Green Tree Servicing LLC, P.O. Box 6172 Rapid City SD 57709-6172.

Address for Mailed Payments

The address to send payments to **Green Tree Servicing LLC** is:
Green Tree Servicing LLC, P.O. Box 7169 Pasadena CA 91109-7169. Please include your loan number on all checks, cashier's checks and other payments sent to **Green Tree Servicing LLC**.

INFORMATION CONCERNING YOUR LOAN PAYMENTS:

The date that **Bank of America, N.A.** will stop accepting payments from you is March 31, 2013.

The date that your *new servicer* **Green Tree Servicing LLC** will start accepting payments from you is April 01, 2013. Send all payments due on or after that date to your *new servicer*.

INFORMATION ABOUT OPTIONAL INSURANCE PRODUCTS:

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: **Bank of America, N.A.** will no longer make payments to the insurance company on your behalf. As a result, your coverage will be cancelled.

You should take the following action to maintain coverage: Coverage will be cancelled. To see if it is possible to maintain coverage, you will need to contact your *new servicer* to discuss coverage options. You may also contact your insurance provider to find out if other billing options can be arranged.

ABOUT YOUR RIGHTS UNDER RESPA

You should be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding Bank of America, N.A.'s servicing of your loan, it must be sent to this address:

**Bank of America, N.A.
Customer Service Correspondence, CA6-919-01-41
P.O. Box 5170
SIMI VALLEY, CA 93062-5170**

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business-Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

